

United States Bankruptcy Court  
District of North DakotaIn re:  
Julie Ann Ellingson  
James Glen Ellingson  
DebtorsCase No. 23-30358-skH  
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0868-3  
Date Rcvd: Oct 10, 2023User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:**

Recip ID	Recipient Name and Address
db/jdb	Julie Ann Ellingson, James Glen Ellingson, 509 6th St S, Hope, ND 58046
1089422	Comenity Bank/Zales, PO Box 650971, Dallas, TX 75265-0971
1089429	+ North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mac@mbvesq.com	Oct 10 2023 19:26:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	EDI: BGWDOELING.COM	Oct 10 2023 23:32:00	Gene W Doeling, Bankruptcy Trustee, 3429 Interstate Blvd. S., P.O. Box 9231, Fargo, ND 58106-9231
1089415	+ EDI: GMACFS.COM	Oct 10 2023 23:32:00	Ally Financial, Attn: Bankruptcy, 500 Woodard Ave., Detroit, MI 48226-3416
1089418	+ EDI: CRFRSTNA.COM	Oct 10 2023 23:32:00	CFNA/ Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
1089416	+ EDI: CAPITALONE.COM	Oct 10 2023 23:32:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1089417	+ EDI: CAPITALONE.COM	Oct 10 2023 23:32:00	Capital One/ Menards, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1089419	EDI: CITICORP.COM	Oct 10 2023 23:32:00	Citibank North America, Citibank SD Mc 425 5800 South Corp Place, Sioux Falls, SD 57108
1089420	+ EDI: WFNNB.COM	Oct 10 2023 23:32:00	Comenity Bank/ Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
1089421	+ EDI: WFNNB.COM	Oct 10 2023 23:32:00	Comenity Bank/ Maurices, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
1089423	+ EDI: WFNNB.COM	Oct 10 2023 23:32:00	Comenity/ MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
1089424	+ EDI: CITICORP.COM	Oct 10 2023 23:32:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
1089425	+ EDI: DISCOVER.COM	Oct 10 2023 23:32:00	Discover Bank, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
1089426	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 10 2023 19:26:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
1089427	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 10 2023 19:26:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379

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1089428	EDI: IRS.COM	Oct 10 2023 23:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1089430	Email/Text: deb.hatt@uhsinc.com	Oct 10 2023 19:26:00	Prairie St. John's, 510-4th St S, Fargo, ND 58103-1914
1089431	+ EDI: RMSC.COM	Oct 10 2023 23:32:00	Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1089432	+ EDI: RMSC.COM	Oct 10 2023 23:32:00	Synchrony Bank/ Care Credit, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
1089433	+ EDI: RMSC.COM	Oct 10 2023 23:32:00	Synchrony Bank/ JCPenny, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1:	<u>Julie Ann Ellingson</u>	Social Security number or ITIN:	xxx-xx-7930
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>James Glen Ellingson</u>	Social Security number or ITIN:	xxx-xx-4549
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of North Dakota	Date case filed for chapter:	7 10/7/23
Case number:	23-30358		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Julie Ann Ellingson	James Glen Ellingson
2. All other names used in the last 8 years		
3. Address	509 6th St S Hope, ND 58046	509 6th St S Hope, ND 58046
4. Debtor's attorney Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701-394-3215 Email: mac@mbvesq.com
5. Bankruptcy trustee Name and address	Gene W Doeling Bankruptcy Trustee 3429 Interstate Blvd. S. P.O. Box 9231 Fargo, ND 58106-9231	Contact phone 701-232-8757 Email: heather@kaler-doeling.com

For more information, see page 2 >

Debtor **Julie Ann Ellingson** and **James Glen Ellingson**

Case number **23-30358**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Hours open: 8:00am–4:30pm Mon–Fri  Contact phone (701) 297–7100  Date: 10/10/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 14, 2023 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Video/teleconference *ONLY*,  Contact trustee (see Section 5),  for direction.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 1/16/24</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	